

107TH CONGRESS  
1ST SESSION

# H. CON. RES. 37

Expressing the sense of Congress with respect to promoting coverage of individuals under long-term care insurance.

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## IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 14, 2001

Mr. SHAYS (for himself, Mr. GREENWOOD, Mr. BILIRAKIS, Mr. RAMSTAD, Mr. NORWOOD, Mr. WHITFIELD, Mr. HOBSON, Mrs. MALONEY of New York, Mr. DAVIS of Florida, Mr. NADLER, Mr. GOODE, Mr. BALDACCI, Mr. ENGLISH, Mr. LaFALCE, Ms. KAPTUR, Mr. LARSON of Connecticut, Mrs. KELLY, Mr. SHIMKUS, Mr. FARR of California, Mr. FROST, Mr. DOYLE, Ms. SLAUGHTER, Mr. MORAN of Virginia, Mr. BARCIA, Mr. TANNER, Mr. DEUTSCH, Mr. WATKINS, Mr. McNULTY, Ms. DeLauro, Mr. McGovern, Mrs. CAPPS, Mr. PHELPS, Mrs. MORELLA, Mr. COSTELLO, Mr. SUNUNU, Mr. GANSKE, Ms. HART, Ms. BERKLEY, Mr. BASS, Mr. FOLEY, Mrs. NORTHUP, Mrs. LOWEY, and Mr. SIMMONS) submitted the following concurrent resolution; which was referred to the Committee on Energy and Commerce, and in addition to the Committees on Education and the Workforce, and Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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## CONCURRENT RESOLUTION

Expressing the sense of Congress with respect to promoting coverage of individuals under long-term care insurance.

- 1       *Resolved by the House of Representatives (the Senate*
- 2   *concurring),*
- 3       (a) FINDINGS.—The Congress finds the following:

1           (1) As the baby boom generation begins to re-  
2           tire, funding Social Security and Medicare will put  
3           a strain on the financial resources of younger Ameri-  
4           cans.

5           (2) Medicaid was designed as a program for the  
6           poor, but in many States Medicaid is being used for  
7           middle income elderly people to fund long-term care  
8           expenses.

9           (3) In the coming decade, people over age 65  
10          will represent up to 20 percent or more of the popu-  
11          lation, and the proportion of the population com-  
12          posed of individuals who are over age 85, who are  
13          most likely to be in need of long-term care, may dou-  
14          ble or triple.

15          (4) With nursing home care now costing  
16          \$40,000 to \$50,000 on average per year, long-term  
17          care expenses can have a catastrophic effect on fami-  
18          lies, wiping out a lifetime of savings before a spouse,  
19          parent, or grandparent becomes eligible for Med-  
20          icaid.

21          (5) Many people are unaware that most long-  
22          term care costs are not covered by Medicare and  
23          that Medicaid covers long-term care only after the  
24          person's assets have been exhausted.

1           (6) Widespread use of private long-term care  
2           insurance has the potential to protect families from  
3           the catastrophic costs of long-term care services  
4           while, at the same time, easing the burden on Med-  
5           icaid as the baby boom generation ages.

6           (7) The Federal Government has endorsed the  
7           concept of private long-term care insurance by estab-  
8           lishing Federal tax rules for tax-qualified policies in  
9           the Health Insurance Portability and Accountability  
10          Act of 1996.

11          (8) The Federal Government has ensured the  
12          availability of quality long-term care insurance prod-  
13          ucts and sales practices by adopting strict consumer  
14          protections in the Health Insurance Portability and  
15          Accountability Act of 1996.

16          (b) SENSE OF CONGRESS.—It is the sense of the  
17          Congress that—

18                (1) the Federal Government should take all ap-  
19                propriate steps to inform the public about the finan-  
20                cial risks posed by rapidly increasing long-term care  
21                costs and about the need for families to plan for  
22                their long-term care needs;

23                (2) the Federal Government should take all ap-  
24                propriate steps to inform the public that Medicare  
25                does not cover most long-term care costs and that

1 Medicaid covers long-term care costs only when the  
2 beneficiary has exhausted his or her assets;

3 (3) the Federal Government should take all ap-  
4 propriate steps not only to encourage employers to  
5 offer private long-term care insurance coverage to  
6 employees, but also to encourage both working-aged  
7 people and older citizens to obtain long-term care in-  
8 surance either through their employers or on their  
9 own;

10 (4) appropriate committees of Congress, to-  
11 gether with the Department of Health and Human  
12 Services and other appropriate Executive Branch  
13 agencies, should develop specific ideas for encour-  
14 aging Americans to plan for their own long-term  
15 care needs; and

16 (5) the congressional tax-writing committees,  
17 together with the Department of the Treasury  
18 should determine whether the tax rules for long-term  
19 care insurance need to be modified to ensure that  
20 the rules adequately facilitate the affordability of  
21 long-term care insurance.

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